

UNITED STATES BANKRUPTCY COURT
Southern District of Ohio

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/15/04.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Julie Marie Dodds
Debtor Has No Known Aliases
230 West Water Street
Chillicothe, OH 45601

Case Number:
2:04-bk-55820

Case Assigned To:
John E. Hoffman Jr.

Social Security/Taxpayer ID Nos.:
xxx-xx-1830

Attorney for Debtor(s) (name and address):

Samuel L Calig
854 E Broad St
Columbus, OH 43205
Telephone number: (614) 252-2300

Bankruptcy Trustee (name and address):

Frederick M Luper
50 West Broad Street
Suite 1200
Columbus, OH 43215
Telephone number: 614-221-7663

Meeting of Creditors:

Date: **May 25, 2004**

Time: **11:00 AM**

Location: **U.S. Bankruptcy Building, 170 North High Street,
Suite 204, Columbus, OH 43215**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:
7/26/04

Deadline to Object to Exemptions:
Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

United States Bankruptcy Court
Southern District of Ohio
170 North High Street
Columbus, OH 43215-2414

Telephone number: (614)469-6638

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

For the Court:

Clerk of the Bankruptcy Court:

Michael D Webb

Date: April 16, 2004

EXPLANATIONS

FORM B9A (9/97)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Abandonment	Pursant to L.B.R. 6007-1, the trustee may abandon property of the estate without further notice to creditors. Any party in interest may request further notice of abandonment in writing prior to the end of the 341 meeting of creditors.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
--- Refer to Other Side for Important Deadlines and Notices ---	

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0648-2
Case: 04-55820

User: buchanad
Form ID: a7fmina

Page 1 of 1
Total Served: 22

Date Rcvd: Apr 16, 2004

The following entities were served by first class mail on Apr 18, 2004.

db Julie Marie Dodds, 230 West Water Street, Chillicothe, OH 45601
aty Samuel L Calig, 854 E Broad St, Columbus, OH 43205
tr Frederick M Luper, 50 West Broad Street, Suite 1200, Columbus, OH 43215
ust Asst US Trustee (Col), Office of the US Trustee, 170 North High Street, Suite 200,
Columbus, OH 43215
7119327 American Recovery Systems Inc, 1699 Wall Street, Suite 300, Mount Prospect, IL 60056-5788
7119328 Associates Credit Card Serv/Citibank, PO Box 6531, The Lakes, NV 88901-6531
7119331 Chase Bancard Services, PO Box 52188, Phoenix, AZ 85072-2188
7119332 Citibank, c/o GE Services Limited Partnership, 6330 Gulfton, PO Box 2667 (057),
Houston, TX 77252-2667
7119333 Citifinancial, 1534 N Bridge Street, Suite 1, Chillicothe, OH 45601-0296
7119334 Direct Merchants, PO Box 550680, Jacksonville, FL 32255-4150
7119336 Fashion Bug, PO Box 856021, Louisville, KY 40285-6021
7119337 Fifth Third Bank (Elder-Beerman), PO Box 740623, Cincinnati, OH 45274
7119338 GE Capital Cons Card Co, PO Box 9001557, Louisville, KY 40290-1557
7119339 Lazarus - Macy's, PO Box 4589, Carol Stream, IL 60197-4589
7119341 Sanford J Cohan Law Office, 2500 Corporate Exchange Drive, Suite 151A, Columbus, OH 43231-7666
7119342 Sears, 45 Congress Street, Salem, MA 01970
7119340 The Limited, PO Box 659728, San Antonio, TX 78265-9728
7119343 Victoria Secret, PO Box 659728, San Antonio, TX 78265-9728
7119344 Vinton County National Bank, 222 East Main Street, Chillicothe, OH 45601

The following entities were served by electronic transmission on Apr 16, 2004 and receipt of the transmission was confirmed on:

7119329 EDI: FIRSTUSA.COM Apr 16 2004 20:48:00 Bank One, PO Box 94014, Palatine, IL 60094-4014
7119330 EDI: CAPITALONE.COM Apr 16 2004 20:48:00 Capital One Bank, PO Box 85147, Richmond, VA 23276
7119335 E-mail: mrdiscen@discoverfinancial.com Apr 16 2004 20:52:58 Discover Card, PO Box 15251,
Wilmington, DE 19886-5251
7119342 EDI: SEARS.COM Apr 16 2004 20:47:00 Sears, 45 Congress Street, Salem, MA 01970
TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2004

Signature:

